Fairfax India Holdings Corporation News Release

TSX Stock Symbol: FIH.U

TORONTO, November 13, 2025

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FAIRFAX INDIA AMENDS CREDIT AGREEMENT

(Note: All dollar amounts in this news release are expressed in U.S. dollars, except as otherwise noted).

Fairfax India Holdings Corporation ("Fairfax India" or the "Company") (TSX: FIH.U) announces that, it has amended its existing credit agreement ("Credit Agreement") with a syndicate of lenders to, among other things, (i) increase the borrowing limit of its revolving credit facility ("Revolving Facility") from \$175 million to \$200 million, with an option to further increase the facility by an additional \$20 million (not taking into account the previously announced temporary increase of \$75 million to the Revolving Facility in connection with the issuance of a letter of credit), and (ii) extend the maturity date from October 2, 2026 to November 13, 2028, with an option to extend for an additional year. All other material terms of the Credit Agreement remain unchanged.

At September 30, 2025, the Company had drawn \$79 million under its Revolving Facility and had \$76.5 million in a letter of credit issued and outstanding, resulting in \$69.5 million being available under the Revolving Facility.

About Fairfax India

Fairfax India is an investment holding company whose objective is to achieve long-term capital appreciation, while preserving capital, by investing in public and private equity securities and debt instruments in India and Indian businesses or other businesses with customers, suppliers or business primarily conducted in, or dependent on, India.

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